

<b>Information to identify the case:</b>			
Debtor 1: <u>Stephanie Garramone</u>		Social Security number or ITIN: xxx-xx-8473	
First Name	Middle Name	Last Name	EIN: --_-----
Debtor 2: _____		Social Security number or ITIN: -----	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter: 13 4/4/22	
Case number: 22-12732-MBK			

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Stephanie Garramone	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	34 Bennington Way West Creek, NJ 08092-3227	
<b>4. Debtor's attorney</b> Name and address	Marc C Capone Gillman, Bruton & Capone, LLC 770 Amboy Avenue Edison, NJ 08837	Contact phone 732-528-1166 Email: <a href="mailto:ecf@gbclawgroup.com">ecf@gbclawgroup.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 4/5/22

**For more information, see page 2**

**THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT [www.russotrustee.com](http://www.russotrustee.com)**

**Filing deadline: 7/5/22**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 6/13/22**

**Filing deadline: 180 days from date of order for relief.**  
**11 U.S.C. § 502(b)(9)**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

In re:  
Stephanie Garramone  
Debtor

Case No. 22-12732-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 05, 2022

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2022:

Recip ID	Recipient Name and Address
db	Stephanie Garramone, 34 Bennington Way, West Creek, NJ 08092-3227
519548225	++++ ADVANCED RADIOLOGY SOLUTIONS, PO BOX 4238, PORTSMOUTH NH 03802-4238 address filed with court:, Advanced Radiology Solutions, PO Box 6750, Portsmouth, NH 03802-6750
519548226	# Alert Ambulance, PO Box 192, Brick, NJ 08723-0192
519548227	Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
519548228	+ C.tech Collections, Inc., PO Box 402, Mount Sinai, NY 11766-0402
519548230	+ Celantano, Stadtmauer & Walentowicz, 1035 US Highway 46, Clifton, NJ 07013-7481
519548235	Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
519548236	Hackensack University Medical Group, PO Box 95000-4535, Philadelphia, PA 19019
519548237	Horizon Blue Cross Blue Shield of NJ, PO Box 10192, Newark, NJ 07101-3120
519548238	+ Hospital Phys of New Jersey, c/o Healthcare Revenue Recovery Group, PO Box 5406, Cincinnati, OH 45273-0001
519548239	JFK Medical Center, PO Box 18007, Newark, NJ 07191-8007
519548241	KML Law Group, 316 Haddon Ave Ste 406, Westmont, NJ 08108-1235
519548242	LVNV Funding/Capital One, Credit Control, LLC, 3300 Rider Trl S Ste 500, Earth City, MO 63045-1338
519548244	Meridian Laboratory Physicians, PO Box 60280, Charleston, SC 29419-0280
519548245	Meridian Medical Group, PO Box 416923, Boston, MA 02241-6923
519548246	Meridian Medical Group -FAC PRAC, PO Box 416768, Boston, MA 02241-6768
519548247	Meridian Medical Group Retail Clinic, Attn#19597M, PO Box 1400, Belfast, ME 04915
519548248	Michael Harrison, 3155 State Route 10 Ste 214, Denville, NJ 07834-3430
519548250	Monmouth Ocean Hospital, 4806 Megill Rd Ste 3, Neptune, NJ 07753-6926
519548251	New Jersey Natural Gas, 1415 Wyckoff Rd, Wall, NJ 07719
519548254	Riverview Medical Center, PO Box 34020, Newark, NJ 07189-0001
519548255	Riverview Medical Center, PO Box 650292, Dallas, TX 75265-0292
519548257	+ Rutgers Health- RWJMG, PO Box 829650, Philadelphia, PA 19182-9650
519548258	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519548259	Southern Ocean County Medical Ctr, Trans-Continental Credit & Collection, 44 Broad Pkwy Ste 401, White Plains, NY 10601-3702
519548260	Southern Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292
519548269	Woodstock at Eagleswood HOA, 26 Beckers Cor, West Creek, NJ 08092-3229

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@gbclawgroup.com	Apr 05 2022 20:33:00	Marc C Capone, Gillman, Bruton & Capone, LLC, 770 Amboy Avenue, Edison, NJ 08837
tr	Email/Text: bnc@russotrustee.com	Apr 05 2022 20:34:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 05 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 05 2022 20:33:00	United States Trustee, Office of the United States

District/off: 0312-3

User: admin

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			Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519548229	EDI: CAPITALONE.COM	Apr 06 2022 00:33:00	Capital One Bank, 15000 Capital One Dr, Richmond, VA 23238-1119
519548231	Email/Text: bankruptcy@certifiedcollection.com	Apr 05 2022 20:33:00	Certified Credit & Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
519548232	Email/Text: bankruptcy@certifiedcollection.com	Apr 05 2022 20:33:00	Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336
519548233	Email/Text: ebn@rwjbh.org	Apr 05 2022 20:33:00	Community Medical Center, Payment Processing, PO Box 29969, New York, NY 10087-9969
519548234	+ EDI: CBS7AVE	Apr 06 2022 00:33:00	Country Door/Swiss Colony, PO Box 2830, Monroe, WI 53566-8030
519548240	EDI: FORD.COM	Apr 06 2022 00:33:00	Kia Motors Finance, Attn: Bankruptcy, PO Box 20825, Fountain Valley, CA 92728-0825
519548243	Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2022 20:43:53	LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
519548249	EDI: MID8.COM	Apr 06 2022 00:33:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
519548252	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
519548253	Email/Text: blindsay@transcontinentalcredit.com	Apr 05 2022 20:33:00	Riverview Medical Cente, c/o Trans-Continental Credit & Collectio, 200 E Post Rd Ste 130, White Plains, NY 10601-4959
519548256	Email/Text: RMCbankruptcy@hackensackmeridian.org	Apr 05 2022 20:34:00	Riverview Medical Center, c/o Meridian Health, PO Box 417140, Boston, MA 02241-7140
519548258	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 05 2022 20:34:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519548261	EDI: RMSC.COM	Apr 06 2022 00:33:00	Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
519548263	Email/Text: blindsay@transcontinentalcredit.com	Apr 05 2022 20:33:00	Trans-Continental, PO Box 5055, White Plains, NY 10602-5055
519548264	Email/Text: blindsay@transcontinentalcredit.com	Apr 05 2022 20:33:00	Trans-Continental Credit & Collection, PO Box 5055, White Plains, NY 10602-5055
519548262	EDI: PRATHEBUR	Apr 06 2022 00:33:00	The Bureaus/Capital One, 1717 Central St, Evanston, IL 60201-1507
519548265	+ Email/Text: bankruptcydepartment@tsico.com	Apr 05 2022 20:34:00	Transworld Systems, 500 Virginia Dr Ste 514, Fort Washington, PA 19034-2733
519548267	Email/Text: bankruptcydepartment@tsico.com	Apr 05 2022 20:34:00	Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273
519548266	Email/Text: bankruptcydepartment@tsico.com	Apr 05 2022 20:34:00	Transworld Systems, PO Box 15618, Wilmington, DE 19850-5618
519548268	Email/Text: bankruptcytn@wakeassoc.com	Apr 05 2022 20:33:00	Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
TOTAL: 24			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0312-3

User: admin

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## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2022

Signature: /s/Joseph Speetjens